

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2004 HOMEOWNERS INSURANCE PREMIUM COMPARISON
Passaic County

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$391	\$168	\$126
Ace American Ins Co	\$402	N/A	N/A
All Amer Ins Co	\$368	\$164	\$207
Allstate NJ Ins Co	\$384	\$110	\$149
American Fire & Cas Co	\$458	N/A	\$177
American Home Assur Co	\$362-\$606	N/A	N/A
Amica Mutual Ins Co (1)	\$542	\$153	\$234
Armed Forces Ins Exchange (3)	\$303	N/A	\$129
Associated Indemnity Corp	\$587	\$140	\$204
Atlantic Employers Ins Co	\$451	\$97	\$135
Atlantic Mutual Ins Co	\$443	\$158	\$199
Bay State Ins Co	\$379	\$124	\$151
Camden Fire Ins Assoc	\$464-\$536	\$182-\$199	\$210-\$228
Centennial Ins Co	\$487	\$160	\$201
Central Mutual Ins Co	\$451	\$164	\$207
Centre Ins Co	\$348-\$383	N/A	N/A
Chubb Ins Co of NJ	\$412	\$117	\$160
Citizens Ins Co of Amer	\$334	N/A	N/A
Clarendon Natl Ins Co	\$387-\$570	\$131	\$286
Commercial Ins Co of Newark NJ	\$588	\$254	\$240
Continental Ins Co of NJ	\$588	\$254	\$240
Countryway Ins Co	\$307-\$376	\$130	\$229
Cumberland Mut Fire Ins Co	\$354-\$444	\$152	\$331
Electric Ins Co (3)	\$260	\$93	\$131
Excelsior Ins Co	\$318-\$422	\$135	\$170
Farm Family Cas Ins Co (3)	\$322	\$88	\$194
Farmers Ins Co of Flemington	\$392	\$158	\$155
Farmers Mutual Fic of Salem Cty	\$336-\$463	\$183	\$325
Federal Ins Co	\$587	\$125	\$171
Fidelity Mohawk Ins Co	\$300-\$373	\$126	\$165
Firemans Fund Indemnity Corp	\$558	N/A	N/A
Firemans Fund Ins Co	\$587	\$140	\$204
First Trenton Indemnity Co	\$357	\$114	\$146
Fitchburg Mutual Ins Co	\$482	\$154	\$208
FMI Ins Co (2)	\$300	N/A	\$156
Founders Ins Co	\$315-\$365	\$154	\$189
Franklin Mut Ins Co (2)	\$373	\$126	\$165
GE Prop and Cas Ins Co	\$318	\$119	\$167
Germantown Ins Co	\$354	N/A	\$224
Graphic Arts Mutual Ins Co	\$354-\$449	\$130	\$184
Great Northern Ins Co	\$412	\$117	\$160

(1) Pays dividends

(2) Provides MORE coverage than profile

(3) Insures only members of certain groups or professional associations

N/A Company does not write form

A range indicates company has different eligibility requirements within rating system

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Hanover Ins Co	\$488	\$117	\$154
Harleysville Ins Co of NJ (2)	\$397-\$465	\$198	\$176-\$248
Hartford Cas Ins Co	\$513	\$104	\$130
Hartford Fire Ins Co	\$686	\$132	\$166
Hartford Underwriters Ins Co	\$444	\$109	\$151
High Point Preferred Ins Co (fmr. Prudential P&C)	\$372	\$123	\$135
Homesite Ins Co	\$397	\$184	\$244
Insurance Co of North Amer	\$355	N/A	N/A
Liberty Mutual Fire Ins Co	\$339	\$127	\$152
Massachusetts Bay Ins Co	\$377	\$109	\$140
Mercer Ins Co (fmr. Mercer Mutual)	\$343-\$404	\$211	\$218
Merchants Ins Co of NH Inc	\$364	N/A	\$359
Merchants Mutual Ins Co	\$475	\$173	\$237
Merrimack Mut Fire Ins Co	\$444-\$591	\$130	\$178
Metropolitan Grp Prop & Cas Ins Co	\$554	\$135	\$203
New Jersey Manufacturers Ins Co (1) (3)	\$422	\$63	\$108
New Jersey Re-Insurance Co	\$496	\$72	\$126
Ohio Cas Ins Co	\$610	\$125	\$190
Pacific Indemnity Co	\$587	\$125	\$171
Philadelphia Contributionship Ins	\$548	\$177	\$255
Preferred Mutual Ins Co	\$341	\$120	\$170
Preserver Ins Co	\$317-\$435	\$136	\$118-\$159
Proformance Ins Co	\$355	N/A	\$256
Providence Mut Fire Ins Co (1)	\$342-\$406	\$146	\$149
Public Service Mutual Ins Co	\$416	\$118	\$114
Quincy Mutual Fire Ins Co	\$382-\$471	\$120	\$152
Rutgers Cas Ins Co	\$399-\$663	\$128-\$165	\$115-\$147
Selective Ins Co of Amer	\$421	\$140	\$184
Selective Way Ins Co	\$334	N/A	\$184
Shelby Cas Ins Co	\$358-\$473	\$123-\$142	\$171-\$200
Sompo Japan Ins Co of America	\$371	\$81	\$226
State Farm Fire and Cas Co	\$430	\$127	\$159
Tokio Marine & Fire Ins Co Ltd	\$332	\$158	\$377
United Services Auto Assoc (1) (3)	\$406-\$535	N/A	\$107-\$133
USAA Cas Ins Co (3)	\$467-\$617	N/A	\$131-\$165
Utica Mutual Ins Co	\$518	\$151	\$213
Vigilant Ins Co	\$444	\$125	\$171
West American Ins Co	\$533	\$121	\$165

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